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27. (Original) The method of claim 26, wherein the first market type market is a clearinghouse exchange market.

28. (Original) The method of claim 26, wherein the first market type market is a credit exchange market.

29. (Currently Amended) A method for facilitating transactions, comprising the steps of:
receiving, at a first client device, an accept offer message ~~at a first client device~~ for a transaction to occur, [[on]] said transaction being of a first market type, and having [[an]] a second account identifier associated with a second client device;
rejecting ~~acceptance of~~ the transaction at the first client device;
transmitting the second account identifier and ~~another~~ a first account identifier associated with the first client device from the first client device to a clearinghouse device; and
receiving, at the first client device, a confirmation that the transaction occurred ~~over~~ as a second market type.

30. (Original) The method of claim 29, wherein the first market type is a clearinghouse exchange market.

31. (Original) The method of claim 29, wherein the first market type is a credit exchange market.

32. (Currently Amended) A method of changing a transaction from a first market type to a second market type, comprising the steps of:

at a first client device connected to a network, transmitting an offer offering to a second client device connected to the network, to conduct the transaction ~~[[in]] of the first market type from a first client device connected to a network;~~

at the first client device, receiving an acceptance of the transaction ~~at the first client device~~ from ~~[[a]] the second client device connected to the network,~~ where the acceptance contains a user identifier and is ~~[[on]] of the second market type;~~

changing the transaction, at the first client device, from the first market type to the second market type; and

sending a confirmation from the first client device to the second client device that indicates completion of the transaction.

33. (Currently Amended) The method of claim 32, where the step of changing further comprises the steps of: [[,]]

identifying that the user identifier has not met a predetermined condition; and

accepting the acceptance ~~[[in]] of the second market type.~~

34. (Original) The method of claim 32, wherein the first market type is a clearinghouse exchange market.

35. (Original) The method of claim 32, wherein the first market type is a credit exchange market.

36. (Canceled)

37. (Canceled)

38. (Canceled)

39. (New) The method of claim 33, further comprising the step of generating a user prompt by the first client device in response to the predetermined condition not being met.

40. (New) The method of claim 33, wherein the predetermined condition is the user identifier is absent from a list located on the first client device.

41. (New) The method of claim 29, further comprising the step of encrypting the second account identifier at the second client device prior to transmission to the first client device.

42. (New) The method of claim 29, further comprising the step of encrypting the first account identifier at the first client device.

43. (New) The method of claim 29, further comprising the step of generating a user prompt in response to rejection of the transaction of the first market type that identifies the transaction can occur as the second market type.